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—AND THE—
EARTH WILL HELP YOU**

We make fertilizer for every product and put on the market only what has been proven of real value. Let us know the purpose for which you want soil helps and we will supply you. Address us

Pacific Guano and Fertilizer Co
Honolulu, H. I.

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Theo. H. Davies & Co.,
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Agents for Fire, Life and Marine Insurance.

Northern Assurance Company,
OF LONDON, FOR FIRE AND LIFE. Established 1836.
Accumulated Funds.....\$2,975,000

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Theo. H. Davies & Co., Ltd.
AGENTS.

CANADIAN PACIFIC RAILWAY
The Famous Tourist Route of the World.

In Connection With the Canadian-Australian Steamship Line Tickets are Issued

TO ALL POINTS IN THE UNITED STATES AND CANADA, VIA VICTORIA AND VANCOUVER

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THEO. H. DAVIES & CO., LTD.
Agents Canadian-Australian S. S. Line.
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Bank of Hawaii
LIMITED.

Incorporated Under the Laws of the Territory of Hawaii.

PAID-UP CAPITAL.....\$600,000.00
SURPLUS.....200,000.00
UNDIVIDED PROFITS.....102,617.80

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Castle & Cooke Co., Ltd
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Ewa Plantation Co.
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Babcock & Wilcox Boilers.
Green's Fuel Economizer.
Marsh Steam Pumps.
Matson Navigation Co.
Planters' Line Shipping Co.

Castle & Cooke Co., Ltd

Life and Fire Insurance Agents

General Insurance Agents, representing
New England Mutual Life Insurance Company of Boston.
Aetna Fire Insurance Co.

—ATTENTION—
We have just accepted the Agency for the

Citizen's Insurance Co. (Hartford Fire.)
—and—
The Protector Underwriters of the Phoenix of Hartford.

These were also among the Roll of Honor in San Francisco.

CHRISTMAS IN WAILUKU CHURCHES

The Christmas season was observed with great success in the evangelical churches of Wailuku. On the Saturday before Christmas a most successful tree with games and Santa Claus was given in Union church for the Sunday-school children. In spite of threatening weather, there was a good number out, and all enjoyed themselves greatly.

On the following Tuesday evening a tree was decorated for the Kaahumanu children, who all received some sort of a present from Santa, and on Wednesday evening the Chinese church was filled with people, who celebrated in the most appropriate Chinese way. There were a great many presents, and every one had a good time. On the same evening at Waikapu the Hawaiian church was crowded with children and adults to see the tree and enjoy the gifts of the season. It was the first time in years that the good Saint of Christmas time has visited the children of that district. Rev. Mr. Dodge, the Board's agent, preaches in this church every Sunday afternoon, as well as in the Kaahumanu church of Wailuku and in Union church, where he is the regular pastor.

Christmas Day was observed in the large Kaahumanu church with a Sunday-school quarterly review, which was attended by people from many outlying districts. Over two hundred Hawaiians had part in the songs and Christmas exercises. In the evening the Japanese church was filled with three hundred people to enjoy the exercises that were prepared for the occasion. The Japanese make a great deal of Christmas in Wailuku, and all their friends and Sunday-school children were remembered with gifts.

At Wailuku Union church on Christmas Sunday there was excellent Christmas music, which the large audience greatly enjoyed. The church was beautifully decorated with poinsettia and red geraniums. The offering of the evening was given to the Hawaiian Board of Missions, of which Rev. R. B. Dodge, the pastor of the church, is the Central and East Maui agent.

MAINLAND CANNERS MAY FOLLOW OUR EXAMPLE

After republishing the announcement of the plan of cooperative advertising adopted by the Hawaiian pineapple growers and canners, The Trade, the official organ of the canning and allied industries, adds:

"Doesn't the above seem logical and reasonable to you, and is there any reason why the industry as a whole should not cooperate and form a committee or bureau to carry on just such an advertising campaign in the interest of all kinds of canned goods?"

"On the same plan as the above the tax on each canner of vegetables and fruits would be considerably less than the tax these canners of pineapple in Hawaii pay, and yet there is every reason to believe the benefit derived by each canner would equal, if not be greater, than that of the Hawaiians."

"Mr. Frank E. Gorrill, secretary of the National Canners Association, has such a campaign in charge and is anxious to know just what each one of you think regarding it. If you have mislaid, or did not receive the blank form requesting your opinion, write to Mr. Gorrill at Belair, Md., and ask him to send you one. He will be only too glad. Give him your opinion and let him know what you would be willing to do to help the work. The subject will come up at the convention at Louisville in February, and you should be prepared to give a decided vote, and so, in the interest of yourself, the association and the canned goods business, think this matter over and act accordingly. We don't wish you to believe we are trying to do your thinking for you in advance, but we must say, we hope you will see it as the men in Hawaii see it, and act as they have done."

All of the Hilo stores had a good holiday trade, better than the previous year. The wholesale stores there report, also, that their results were much more encouraging than in the latter part of 1907.

Commercial News

By Charles L. Rhodes.

What the year 1908 has meant to Hawaii is put in a way that has attracted much attention because of its forcefulness and the surprise that the comparisons give, in the New Year's editorial of this paper, January 1. The part of the editorial which touches on the returns and the development of our resources is here reproduced:

"The returns from the merchandise this Territory has shipped away in the one year, chiefly sugar derived from the cultivation of a little more than 200,000 acres of land, amounts to \$40,568,790—or about \$225 per capita on the estimated present population. The per capita earnings in money of the United States proper as a whole, as estimated for one year by the last census, are \$31.40; of the United Kingdom, \$17.58; of France, \$37.13; of Germany, \$22.40; of The Netherlands, \$26.76; of Cuba, \$15.62; yet, counting out all other accumulations of money saved from former years or derived from Hawaiian investments, our own per capita is \$74.11 more than all the rest of them put together. The figures suffer from having been taken in different years, but not enough so to perceptibly narrow the margin of Hawaii's tremendous lead. Aside from the development of the sugar industry, Hawaii has experienced a notable gain in the production of pineapples. Over 400,000 cases went out in 1908, and there is the promise of a million cases this year. Tobacco farms are coming into bearing; more sisal has been planted; cotton has been introduced with good prospects; rubber groves have added to their area, and interest in all forms of agricultural production has increased; population is steadily and securely growing. In these respects alone the record of 1908 has been notable. The one year justifies all that was hoped of or promised for the policy of annexation which ends its first decade of trial with the present year."

Developments in Production.

While the sugar crop of the Islands was never so abundant as during the past year, the prices at the same time ranging satisfactorily, there have been no striking developments in sugar production itself. In sugar mills, probably the most striking thing is the change Ewa has made in her mill, coupling up two nine-roller mills together so as to make one fifteen-roller mill, the first of the kind in the world, it is believed. The grinding season has not advanced far enough to determine accurately just what has been accomplished in results, though the workings so far have been promising. It is a part of the design that the two nine-roller mills be uncoupled and each run separately at any time, without loss of time or expense in the uncoupling, should there be any reason for it.

Mills throughout the Islands have been given their usual periodical overhauls, and everywhere there has been improvement in arrangement and process, as experience has suggested. In short, there has been much of the little perceptible advance in mechanical and other processes which are constantly going on in any industry that is not absolutely at a standstill or retrograding, but there have been none of those striking changes or advances which mark and index, to those outside it, the advances made.

Irrigation Development.

In irrigation plants and development much the same kind of progress has been made. Perhaps the most striking feature in this department of the sugar industry is the completion of the new irrigating system for Kēkaha plantation. While an excellent piece of work, and extremely creditable to the engineers who designed and carried it out, there were no unusual engineering difficulties encountered, and the work derives its prominence among such undertakings from the financial boldness displayed and the sanguine confidence of its promoters in it. It is designed to water land under lease, upon which the lease expires in about thirteen years, when it will revert with the land to the Territory. So that the promoters had to have confidence that they would not only get returns on their money during that period, but the return of the money itself. The results already have justified the expectations entertained.

The Hamakua Ditch Project.

There has been steady development in the Hamakua ditch project, and its bonds have now all been placed so that the completion of the present plans may be confidently expected within a comparatively short time.

Wailuku's Plans.

Wailuku plantation has plans in process of being carried out for extensive development of water supply. Ewa plantation has during the year increased its artesian water supply by an amount approximately sufficient to add 800 to 1000 acres to the cultivatable area. On a large number of plantations there has been improvement in irrigation systems.

The Pineapple Industry.

The pineapple industry has developed on each of the four principal islands, and from a pack of 400,000 cases for 1908, the prospects for 1909 are for a crop of from 520,000 to 540,000. The rapid increase of the production with prospective further increase, has led to cooperative efforts among the packers to develop a large market for the product. Principal among these efforts is a comprehensive advertising campaign in the United States which is now in progress. It is believed that all that is needed is to make the Hawaiian pineapple known to secure for it a market that will absorb all the pineapples that can be raised here.

Tobacco Cultivation.

During the year the cultivation of tobacco on a commercial scale in accordance with the methods approved by scientific and practical experience has begun. Several plantations have been started, and a considerable acreage of tobacco is now actually under cultivation.

Cotton and Rubber.

The experiments made in cotton growing are most encouraging. In the rubber industry one of the most interesting things of the year, and perhaps one of the most important, are the experiments and demonstrations in the practice and cost of tapping. These were directed to determine the cost of this very important feature of the cost of rubber growing, and the results are such as to give added encouragement to the industry.

Sisal and Copra.

The acreage of sisal on this Island has been very greatly increased during the year. The planting of coconut trees at Kailua on the other side of this Island has continued during the year, and there has been considerable information secured indicating that copra production might be made a remunerative industry in many parts of the Islands.

A Good Year for Brokers.

According to Secretary Williamson of the Stock and Bond Exchange the volume of business of the Exchange during the year has considerably exceeded last year, though definite figures have not yet been made up. The business transacted on the Exchange, however, is only a part of the stock and bond transactions actually carried out, and the volume of these in the aggregate, it is believed, will greatly exceed those of last year.

North German Lloyd Coming.

There is every reason to believe that the North Germany Lloyd Steamship Company, one of the very great steamship companies of the world, will shortly have a transpacific line in operation calling at Honolulu. Mr. M. S. Gribbaum, who has just returned from San Francisco to spend the winter here, as is his custom, says that the announcement of it was made before he left the Coast. The service is to be conducted in connection with the Western Pacific Railroad, the railroad line representing the Gould interest which has been pushed on to the Pacific Coast. Extensive piers and wharves are being built to accommodate this service. These are in the neighborhood of the Pacific Mail docks. The North German Lloyd has lines of steamers running to almost all parts of the world, and with this transpacific line established they practically circumnavigate the globe.

The Matson Navigation Company.

The development of the Matson Navigation Company, the increase in its tonnage and in the scope of its business and plans, and especially its plans for the future, are of the greatest significance in the outlook for these Islands.

The Spreckels Bank Deal.

Among recent business changes was the purchase by William G. Irwin, shortly before the death of Claus Spreckels, of the interest of the latter in the banking house of Claus Spreckels & Company. This made Mr. Irwin the sole proprietor of the bank.

H. Culman, who for about six years has been an extensive manufacturing jeweler, and dealer in jewelry and curios, at 1064 Fort street, has now secured

BAD COMPLEXIONS

**Dry Thin and Falling Hair
and Red Rough Hands
Prevented by**

CUTICURA SOAP.

MILLIONS use CUTICURA SOAP exclusively for preserving, purifying and beautifying the skin, for cleansing the scalp of crusts, scales, and dandruff, and the stopping of falling hair, for softening, whitening, and soothing red, rough, and sore hands, in the form of baths for annoying irritations, inflammations, and chafings, or too free or offensive perspiration, in the form of washes, for ulcerative weaknesses, and for many sanative antiseptic purposes which readily suggest themselves to women, and especially to mothers, and for all the purposes of the toilet, bath, and nursery. No amount of persuasion can induce those who have once used it to use any other, especially for preserving and purifying the skin, scalp, hair, and hands. No other foreign or domestic toilet soap, however expensive, is to be compared with it for all the purposes of the toilet, bath, and nursery. Thus it combines in ONE SOAP at ONE PRICE, the best skin and complexion soap, the best toilet and best baby soap in the world.

Complete External and Internal Treatment for Every Humour. Consisting of CUTICURA SOAP, to cleanse the skin and scalp of crusts and scales and soften the thickened cuticle, CUTICURA Ointment, to instantly allay itching and irritation, and soothe and heal, and CUTICURA RESOLVING Lotion, to cool and cleanse the blood. Sold throughout the world. Australian Depot: R. TOWN & CO., Sydney, N. S. W. So. African Depot: LENOON LTD., Cape Town. "How to have Beautiful Skin, Hair, and Hands," free.

Dr. J. Collis Browne's

Chlorodyne
The ORIGINAL and ONLY GENUINE.

The Best Remedy known for
**COUGHS, COLDS,
ASTHMA,
BRONCHITIS.**
Acts like a Charm in
DIARRHŒA, DYSENTERY, & CHOLERA.
Convincing Medical Testimony with each Bottle.
Sold in Bottles by all Chemists.
Prices in England, 1/11, 2/6, 1/6.

THE ORIGINAL and ONLY GENUINE.
The Most Valuable Remedy ever discovered.
Effectually cuts short all attacks of SPASMS, Chills and arrests those too often fatal diseases—**FEVER, CROUP, AGUE.**
The only Fail-safe in
**NEURALGIA, GOUT,
RHEUMATISM, TOOTHACHE.**
Sole Manufacturers,
J. T. DAVENPORT, Ltd., London, S.E.

the entire building at the makai-Ewa corner of Fort and Hotel streets, including the quarters until now occupied by Dietz and by Arleigh & Company, and will occupy the whole of it. His stock in all lines will be greatly increased. Watch repairing will be added to a complete stock of jewelry, souvenir goods, and curios, and stationery in all lines will be added to the classes of goods carried. The larger part of the building will be in the hands of artisans in a few days fitting it up for its new purposes. With this enlargement, Mr. Culman will have a very large frontage on Fort street besides the advantages of a corner location.

Automobiles and Moving Picture Shows.

In local business the two most striking features of the year have been the wonderful increase in the automobile business, and the phenomenal development of the moving picture show business.

Changes on Maui.

During the year Kihai Sugar Company has been disincorporated, its property being bought by H. P. Baldwin and leased to the Hawaiian Commercial and Sugar Company. The East Maui Irrigation Company was organized during the year, designed to be a holding company for the water rights and irrigation systems of Hawaiian Commercial and the corporations embraced in the Maui Agricultural Company.

Inter-Island to Cut a Watermelon.

Inter-Island Steam Navigation Company stock has been the property in the miscellaneous list on the stock sheet which has attracted attention lately. It has gone in a comparatively short time from \$116 a share to sales at \$132.50. It is understood on the street that the company is to cut a watermelon in the shape of a stock dividend, or if not, then in the shape of a large special dividend. The company has been exceedingly prosperous, and in spite of the cost of building the Mauna Kea has a large surplus in the treasury.

The Stock Market.

Ewa sagged a little yesterday, and Oahu advanced a trifle, selling on the Exchange in a few small blocks at \$27.25. Hawaiian Commercial and Sugar advanced a little, twenty shares selling yesterday at \$99.25.

Transactions of the Week.

The transactions of the week have been:
Monday—35 Oahu Sugar Co., 27.50.
Tuesday—6, 75 Wailua, 73; \$2900 Olan 68, 97.
Wednesday—100 Honokaa, 13.75; 88 Ewa, 26.25; 100 McBryde, 3.50; 10 Oahu Sugar Co., 27.25; 55 Oahu Sugar Co., 27; 100 Honokaa, 13.75; 5 Waimea, 50.
Thursday, none.
Friday, none (holiday).
Saturday—8 Hon. B. M. Co., 20; 15 L. I. S. N. Co., 132.50; 50, 10, 10, Oahu Sugar Co., 27.25; 20 Haw. C. & S., 99.25.
Dividends, December 31—C. Brewer & Co., 2 per cent.; Ewa, 1 per cent.; Waimanalo, 2½ per cent.; Haw. Electric, ¾ per cent.; Olowalu, 1 per cent.; Hon. B. & M. Co., ½ per cent.; L. I. S. N. Co., ¾ per cent.; Kahuku, 1 per cent.; Haw. Ag. Co., 1 per cent.; Haw. Pineapple Co., 1 per cent.; Hon. R. T. & L. Co. pfd. (semiannual), 3 per cent.; Hon. R. T. & L. Co. com. (quarterly), 1 per cent.; Dividends, January 2, 1909—Haiku, 1½ per cent.; Paia, 1½ per cent.; Pioneer, 2 per cent.

December Sales.

708 Ewa, 26.125 to 26.75; 47 Haw. Com. & Sugar Co., 99; 15 Haw. Sugar Co., 35.50; 200 Honokaa, 13.75; 127 McBryde, 3.50; 2586 Oahu, 27 to 28.25; 5 Oolala, 13; 325 Olan, 4.50 to 4.875; 449 Paauhau, 19.50 to 20; 60 Pioneer, 139 to 140; 205 Wailua, 73 to 76.25; 35 Waimea, 50; 5 Hilo R. R. Co., 14; 120 Hon. B. & M. Co., 20; 225 Haw. Pineapple Co., 23; \$45,000 Hilo R. R. Co. 68, 85 to 92.50; \$3000 H. R. T. & L. Co. 68, 106.50 to 107; \$11,000 O. R. & L. Co. 68, 101.25 to 102; \$4000 Olan 68, 97 to 97.50; \$500 Paia 68, 101; \$10,500 Wailua 58, 100.

YES, HE WAS NO HURT.

Calmly stepping off backwards from a rapidly-moving King street car last evening, one Japanese, unknown, collided with the pavement with considerable force. The car was quickly stopped, and the conductor ran back to find out if the man were injured.

"Are you hurt?" asked the Knight of the Nickels.

"Yes, no hurt," was the intelligible answer of the car-walker.

The man's word was accepted and the car proceeded on its way.

GET A BOTTLE TODAY.

Guard the health of your family by keeping at hand a bottle of Chamberlain's Cough Remedy. It has no equal for coughs, colds and croup. For sale by all dealers. Benson, Smith & Co., agents for Hawaii.

D. E. Metzger, the Hilo contractor, was under the weather last week, but was sufficiently improved to take his part as the poet in the performance of "The Glimpse of Paradise," on Saturday night.

